

ENFIELD LOAN REVIEW COMMITTEE
Tuesday, May 5, 2015 - REGULAR MEETING
ENFIELD TOWN HALL – THOMPSONVILLE ROOM
820 ENFIELD STREET, ENFIELD, CT 06082

A Regular Meeting of the Enfield Loan Review Committee was held on Tuesday, May 5, 2015, at the Enfield Town Hall, Thompsonville Room, 820 Enfield Street, Enfield, Connecticut

CALLED TO ORDER

The meeting was called to order at 6:05 pm.

ROLL CALL

Present: Paul Coffey, Vice Chair, Billie Jean Griffin and Jennifer Casalone.

ALSO PRESENT:

Peter Bryanton, Director of Community Development, James Hallisey and Dawn Hunt.

ABSENT:

Greg Stokes, William Edgar, Jason Jones, Chairman, and Anne Brislin.

APPROVAL OF MINUTES

A motion was made by Paul Coffey seconded by Jennifer Casalone to approve the minutes of February 3, 2015. **All in favor, motion carries, 3-0-0.**

EXECUTIVE SESSION

A motion was made by Paul Coffey seconded by Billie Jean to go into Executive Session to discuss the applicant's personal financial information. **All in favor, motion carries, 3-0-0.** A motion was made by Jennifer Casalone seconded by Paul Coffey to end Executive Session. No votes or decisions were made. **All in favor, motion carries, 3-0-0.**

NEW BUSINESS

- **114a Windsor Street/FTHB**

The applicant was present for the meeting. The Committee reviewed a first-time homebuyer application. There was a discussion about the electrical service to the home. The seller will make necessary repairs to the service and will provide GFCI outlets as required by code. A motion was made by Paul Coffey seconded by Billy Jean to approve a loan in the amount of \$8,500 with \$2,000 to be set aside for any other needed repairs for the home. **All in favor, motion carries, 3-0-0.**

- **9-11 McConn Avenue/FTHB**

The applicant was not present for the meeting since he had to work, however his relator and the seller were there to answer any questions. The Committee reviewed the first-time homebuyer's application and had several questions about the condition of the home and was detailed in the home inspection report. The seller stated that several code related items including the roof, siding and electrical repairs had been completed at the seller's cost. The seller provided photos and receipts for the work that was performed. A motion was made by Paul Coffey seconded by Jennifer Casalone to approve the loan in the amount of \$10,000. **All in favor, motion carries, 3-0-0.**

- **12 Keller Avenue/FTHB**

The applicants were not present for the meeting as they were attending the required homebuyer class. The Committee reviewed the first-time homebuyer application for the above address. There was a question about the wife's credit history. Dawn Hunt obtained the credit report for the Committee's review. A motion was made by Paul Coffey seconded by Jennifer Casalone to approve the loan in the amount of \$10,000, contingent upon the applicant completing the homebuyer course. **All in favor, motion carries, 3-0-0.**

OLD BUSINESS

- **Project Updates**

Jim Hallisey provided an update on the recent housing rehab projects. Staff is working to close out its 2012 Housing Rehab Grant and plans to reapply for more funds in the spring of 2016. The staff will utilize existing program income to continue the program until more grant funds can be obtained.

- **Delinquents**

The Committee reviewed the delinquency list that Peter Bryanton passed out to all the members. He stated that some of the past clients on the list have made payments. The Town Attorney's office is working on wage garnishments for long time offenders.

COMMITTEE COMMUNICATIONS

None at this time

ADJOURNMENT

- A motion was made by Paul Coffey seconded by Billie Jean to adjourn the meeting. The meeting adjourned at 7:15 pm. **All in favor, motion carries.**

Submitted by:

Brenda White, Recording Secretary

Approved by:

Jason Jones, Chairman

Signature_____ **Date**_____